

10 Rec'd

10 4 OCT 2004

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
18 September 2003 (18.09.2003)

PCT

(10) International Publication Number
WO 03/077065 A2

(51) International Patent Classification⁷: **G06F**

(21) International Application Number: PCT/US03/06626

(22) International Filing Date: 6 March 2003 (06.03.2003)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/362,086 7 March 2002 (07.03.2002) US
60/422,496 31 October 2002 (31.10.2002) US

(71) Applicant (for all designated States except US): **EDE-
POSIT CORPORATION** [US/US]; 1010 Wayne Avenue,
Suite 505, Silver Spring, MD 20910 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **UNDERSTEIN, Nor-
man** [US/US]; P.O. Box 60404, Potomac, MD 20859-0404
(US).

(74) Agent: **KAGEN, Alan, M.**; Nixon & Vanderhye P.C.,
1100 North Glebe Road, Suite 800, Arlington, VA 22201-
4714 (US).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU,
AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU,
CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC,
LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW,
MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SC, SD, SE,
SG, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ,
VC, VN, YU, ZA, ZM, ZW.

(84) Designated States (*regional*): ARIPO patent (GH, GM,
KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW),
Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE,
ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO,
SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM,
GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— without international search report and to be republished
upon receipt of that report

For two-letter codes and other abbreviations, refer to the "Guid-
ance Notes on Codes and Abbreviations" appearing at the begin-
ning of each regular issue of the PCT Gazette.

(54) Title: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

(57) **Abstract:** A system facilitates processing of funds between a transferor and a transferee, where at least the transferor has a transferor deposit sub-account administered via a depository administrator. The transferor accesses the depository administrator via a global network. The transferor can request a transfer or hold of funds in the transferor deposit sub-account to or for the benefit of the transferee. If the transferee does not have a transferee deposit sub-account administered via the depository administrator, the transferee is provided an opportunity to establish the transferee deposit sub-account. Subsequently, the depository administrator processes the funds between the transferor deposit sub-account and the transferee deposit sub-account. With the addition of automated teller machine access to respective customer deposit sub-accounts, users can more easily deposit or withdraw funds from their own account or effect a transfer of funds to another account via Internet access. The transfer of funds can also be linked to the occurrence of a particular event or the like, such as product delivery, service completion, etc. Transferees may be notified of the transfer or hold of funds for their benefit via e-mail or the like.

WO 03/077065 A2